

The transformation continues

Impact Report 2021–2022



“Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it’s the only thing that ever has.”

Margaret Mead

Have we met *before?*

Let us introduce ourselves...

We are a group of passionate people. Like you, we care deeply about what we do.

We help our clients to stop, reflect and consider what they really want out of life.

We help them uncover their hopes, dreams, aspirations, and passions. We then build a plan to help them get there. This is Financial Planning – not planning for money, but planning for life.

Our aim is to impact the lives of our Partners, our clients and our community for the better, for ever.

Setting the bar high

We measure success not simply by the usual business metrics of growth in share price, but by the lives we have impacted.

After 20 years of serving families of all shapes and sizes, we're embarking on a new chapter, with new vision for the future.

We aim to be a force for good in the world. We know that society is facing extremely challenging problems. Our climate is changing and it's already affecting people's lives, particularly those least equipped to cope with the changes.

Building for the future

By harnessing the power of business, we can make a difference. As a 'B Corp' company we've committed to the highest ethical standards, meaning that we seek to positively impact our Partners, our communities and the environment.

Together with thousands of other companies in the B Corp community, we work towards reduced inequality, less poverty, a healthier environment, stronger communities, and the creation of employment that gives dignity and purpose.

Because our company is owned by its employees, we are confident that we can hold true to our values into the future, making choices that will build a positive legacy.

We know that we still have a lot of work to do on this journey.

Let us tell you more...

On the journey *together*

Welcome
from Barry,
our CEO



I am thrilled to be once again sharing with you some of our recent journey, as we seek to carefully build the business and balance our responsibility for people, the planet and profit.

We have summarised the areas where noteworthy progress has been made and we also share with you our plans and ambitions for the future.

Despite 2021 being an incredibly difficult year for many, we have continued to have enormous success across many areas of the business. This has enabled us to welcome 20 new team members who have joined the firm.

In determining our future planning and strategies, we are always seeking

a balance, to ensure that in building financial security for our clients, we do this sustainably and in such a way that protects and preserves the planet for future generations.

This year has also seen our board of directors complete a 'governance review', a project that ensures that we adopt and follow leading governance best practice, build a thriving culture and create exciting opportunities for the next generation of business leaders to flourish and emerge.

I would be pleased to receive your thoughts and comments on what you read as we constantly seek to improve all that we do.

Please do contact me at bhorner@pnfp.co.uk

Our impact

Clients

Investment

People

Environment

Community

Governance

We've committed ourselves to making a positive impact. Let us show you how we are getting on...

As a Certified B Corp, we have to regularly complete a rigorous assessment, which is independently verified by 'B Lab' - the international B Corp organisation. It covers what we do and is a high standard to aim for.

The resulting B Corp score provides a way to measure our success and focus on the impact that we make. Many companies struggle to meet the minimum score of 80.

In 2019, our initial score was 85.7. Creditable, but with lots of scope for us to do more.

On the following pages, we explore the exciting ways that we are 'raising the bar' in six different areas of our impact.

So, are we making progress?

As a result of our ongoing focus on improving every aspect of our business, we have raised our score to 95 at the end of 2021. This will be independently verified by the end of 2022 as part of our recertification. We are setting our sights on reaching 100.

You can delve into the detailed questions that are asked by checking the [B Impact Assessment tool online](#).

Considering these factors has added a 'new lens' to the way we view our day-to-day decisions – helping us to live and breathe our belief that People and Planet should be equally weighed alongside Profit.

WE SUPPORT



UN Global Compact

As a signatory of the UN Global Compact, we support the ten universally accepted principles in the areas of human rights, labour, environment and anti-corruption. We continue to align our operations and strategy with these principles as described in this report, and to take action in support of UN goals and issues embodied in the Sustainable Development Goals (SDGs). We are proud to be part of this global movement of sustainable companies and stakeholders.



Clients

Serving our clients

As with most businesses, the ongoing pandemic has caused us to adapt how we would typically deliver our service for clients. This has included overcoming some obvious challenges, such as a reduced ability to meet in person, but we have also been mindful of the other impacts that the pandemic may have had on our clients or their families.

In June 2021, we sent a survey to all clients to gather some feedback on our service since the start of the pandemic, with some outstanding results (see below).

We are encouraged that our clients continue to give such positive feedback about our services.

Philanthropy

We continue to help our clients to decide how much money they need to fulfil their aims in life and how much they can therefore choose to give away. Our commitment here includes our conscious decision to provide additional support to those clients who wish to give to charity or engage in philanthropy, helping them to explore how they can help to make a positive impact with their money. We plan to widen and develop this aspect of our service in the near future.

Average Service Rating
from respondents of

4.7 out of **5**

Net Promoter Score (NPS)

+77.7

showing that the vast majority of our clients would recommend us to others.

“In the last analysis, what we are communicates far more eloquently than anything we say or do.”

Stephen Covey

How is the Net Promoter Score measured?

$$NPS = \% \checkmark - \% \times$$

(Promoters) (Detractors)

What is a good NPS score?



Financial Services Companies NPS

NFU Mutual	+70
Foster Denovo	+65
First Direct	+73
Nationwide	+43
Hargreaves Lansdown	+34
Tesco Bank	+28
Santander UK Banking	+27

Average NPS per Industry

Insurance	+57
Financial Services	+56
Ecommerce	+45
Retail	+44
Internet Software and Services	+39
Healthcare	+38
Communications and Media	+24

Retently 2022 NPS Benchmarks for B2B

Financial Wellbeing

We believe we can do better

We help our clients plan ‘for life’ – not just for long term financial security and peace of mind.

In the last year, Paradigm Norton has become a corporate member of the Initiative for Financial Wellbeing (IFW). At its core, ‘financial wellbeing’ is the study and application of how money can be used to increase our long-term sense of fulfilment.

In last year’s impact report, we highlighted some of the challenges we face as advisors in how to measure the less tangible aspects of the impact we have on our clients, such as ‘greater peace of mind’.

Arguably, this is how we are most valuable to our clients.

In partnering with the Initiative for Financial Wellbeing, we hope to significantly deepen our understanding of financial wellbeing. Two of our financial planning team have recently completed the Financial Wellbeing Certificate. This is an 11-week course, focusing on both theoretical and practical knowledge around coaching skills, client motivations, understanding barriers, and having better client conversations. We have a further three team members joining this programme in the next six months.

Breaking the taboo

To help address the inhibitions that surround talking about money, we co-launched a podcast this year with Ruth Sturkey called *Money Espresso – no-froth conversations exploring money and life*. Ruth Sturkey, our non-exec director and vice chair of the Institute of Wellbeing, interviews guests from all walks of life, who share their personal journey and the influence that ‘money stories’, often picked up in childhood, have had on their path. They explore some of those tricky ‘money and life’ questions, plus what money really means to people. Our aim is to inspire people who listen to talk more openly about money, think differently about their finances and make better money and life decisions.



Find out more about financial wellbeing



Read about how ‘money matters, but life matters more’



Listen to the Money Espresso Podcast

Investment

What is the impact of investments that we advise on?

In our last impact report, we explained how we planned to launch our Responsible Investment portfolio, PNr. We built this portfolio based on academic evidence, including research which demonstrates the need to further develop the way clients are helped to invest their money using Environmental, Social and Governance (ESG) investment principles.

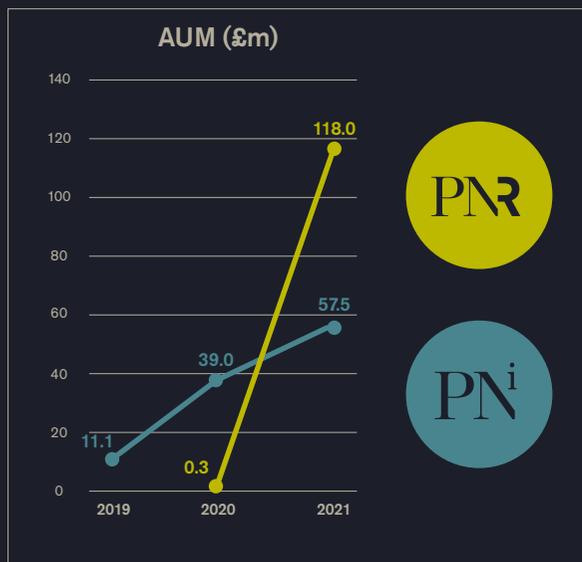
Designing PNr in line with our evidence-based investment approach has enabled us to confidently communicate that we expect PNr to deliver investment returns that match those of our traditional portfolio. This is a brilliant message to be able to give, albeit of course, not guaranteed.

We believe that simply excluding ‘bad’ companies isn’t enough to create the positive change required in corporate behaviour. It’s synonymous with ‘out of sight, out of mind’ - it doesn’t halt bad practices. Divestment has its place, but the impact of not investing in certain companies is lower than resolute engagement with those companies. We therefore chose to partner with asset managers who demonstrated their commitment to engage with the companies they invest in and encourage better practices.

We are excited to share that the launch has been successful, and assets managed in this portfolio have now grown to £118m. Furthermore, rather than this responsible portfolio being just an option, we have committed as a firm to PNr being our default offering for new clients. We are also encouraging existing clients to consider switching to our ‘Responsible’ portfolio, where suitable and appropriate to do so.

We have taken the opportunity to further develop our Impact Investment portfolio, PNⁱ. Continued interest means that PNⁱ now represents a further c£57m of investment on behalf of our clients. PNⁱ seeks to deliver a positive environmental and social impact by including selective investments in companies that are delivering positive benefits.

We are really pleased with this initial uptake of our new portfolios. We acknowledge there is still some way to go and plenty of room for development. We are ambitious not only in our desire to increase the assets in PNr and PNⁱ, but also to grow the impact of PNr and PNⁱ – we’d love to include more responsible and impact funds in the future.



Our impact

Our PNi portfolio includes funds which invest in companies that have a net positive contribution to advancing the UN 17 SDGs.

CSL (SDG 3 – See page 24)

CSL uses the latest technology to develop lifesaving medical products for serious diseases, such as blood plasma-derived products to treat bleeding disorders, rare and serious infections and autoimmune diseases. CSL also manufactures vaccines, plus treatments that speed up recovery times after surgery. The company provides a number of unique therapies to vulnerable communities around the world. CSL works with the World Federation of Haemophilia (WFH), a not-for-profit, who aim to improve diagnosis and access to care for patients in developing countries.

Vestas (SDG 13 – See page 24)

Vestas Wind Systems is the world's largest manufacturer of wind turbines. The company also provides operation and maintenance services for wind power parks.

Wind power is one of the most important technologies needed to decarbonize electricity supply. Vestas manufacture both onshore and offshore wind turbines, providing this technology to large utility and corporate customers.

In 2022, the company was named the most sustainable company in the world, due to its comprehensive approach to critical ESG issues, such as becoming carbon neutral by 2030 without the use of carbon offsets.

Investments

Future Plans

We are engaging specialist ESG investment consultants to support and critique our approach.

Our clients will continue to benefit from the latest thinking and a loud, robust, challenge to asset managers who may be paying lip service only.

We will also use the consultants' expertise and knowledge of our goals, to help us seek out new asset managers to partner with.



Reporting Investment Impact

Ensuring that asset managers are doing what they say they will do is only one area we are working on. How can clients be confident that this strategy change is achieving it's non-financial aims? How can they separate the signal from the noise? What data is available to robustly demonstrate it? What information will help them engage and be effectively equipped without being overwhelmed? We plan to start addressing this in the coming year.



Ask us to help you review your investments

Watch This Space

In summary, we are really pleased with the progress we have made since our last impact report. We've made a great start to this journey, but we're only really at the end of the beginning. We're committed to pursuing excellence and defining best practice. We look forward to reporting back.

Investing places your capital at risk and the value of investments can go down as well as up. Past performance is no guarantee for future results.



Find out more about our approach to sustainable investment

People

“Great things
in business are
never done by
one person.
They’re done by a
team of people.”

Steve Jobs

What are the next steps?

People matter has always been a core value we embody in everything we do at Paradigm Norton. Being a business committed to the ‘B Corp’ philosophy, continually challenges us to embrace and promote diversity; improve the lives of our Partners; and devote more time to our communities. The continuing impact of the pandemic on the lives of our Partners and the community as a whole, has strengthened our focus on the ways we work, in particular:

- Employee wellbeing
- Flexibility
- Sustainability
- Shifting values

This year we have been trialling hybrid working, whilst navigating government guidance on working from home. We are taking our time with this new initiative, ensuring that whatever we conclude on, by way of new working practices, meets the needs of our clients and individual Partners, as well as driving results as a collective group of Partners.

We want to make sure that we’re getting the balance right with our approach to hybrid working. We know that there are positives, which we benefit from as individuals, such as balancing home/work life and reducing commuting; however, we don’t work in isolation and there are other benefits that we get as a collective from spending time together in person.

These include:

- Getting to know fellow partners outside of our teams;
- Development and support - people being present so colleagues can ask for information, guidance or gain expertise by observing others in other; learning together and not just on a screen; and
- Enabling people, especially new joiners, to soak up our culture, considering what it means to be a partner at Paradigm Norton, online meetings can only go so far.



[Find out more
about working at
Paradigm Norton](#)

Throughout our hybrid working trial we are speaking and listening to our Partners to make sure we are all involved in designing this new way of working together.

Key achievements:

- Introducing better diversity of thought and gender to the Operating and Trustee Boards.
- Mandatory 'Unpicking our Bias' training exploring unconscious bias within the Firm and in everyday life, attended by Partners regardless of their role, seniority, gender or background.
- Active engagement with charities such as Spear, Bristol, which support and coach young people who experience barriers to securing employment. Such barriers may be their economic background, mental health, or criminal record.

The Year in Numbers:

20

new Partners have joined us

4

locations across the UK now

17

policies have been reviewed

Environment

“Water and air,
the two essential fluids
on which all life depends,
have become global
garbage cans.”

Jacques Yves Cousteau

What is our Carbon Footprint and how can we reduce it?

Climate Change and the scale of the challenge facing us has provoked more discussion than ever during the last year and thankfully some businesses are beginning to act.

We have set ourselves the challenge to reach Net Zero Carbon by 2030. This is not going to be easy, but we have begun to look at making changes and setting science-based targets to help us track progress.

Our estimated carbon emissions did drop significantly this year, primarily due to the changes made as a result COVID19 restrictions, reducing our emissions from commuting and business travel, in particular. Whilst we may not be able to maintain such significant reductions in future years, the pandemic has catalysed changes in how we work. A hybrid of home and office working, plus greater use of video conferencing instead of business travel are likely to be ongoing features. While this

estimate gives an indication of our emissions, we are conscious that it does not give the complete picture. It is based on the highest impact parts of our activities (covering 42% of our total expenditure), where there is a reliable way to calculate emissions. We are working on expanding the scope of our activities that are covered within our carbon footprint calculation.

We are taking steps such as investing in the energy efficiency of our offices and encouraging greener options for commuting, including installing EV charging at our Bristol office to reduce our carbon emissions. In the meantime, we have chosen to purchase carbon offsets for the emissions that we have created. Our chosen offset Partners are the CommuniTree project in Nicaragua and the Hadza Forest Protection Project in Tanzania.



Ask us about our Net Zero plans and the innovations taking place to give investors more transparent information about the carbon emissions of corporations

Impact of Investments

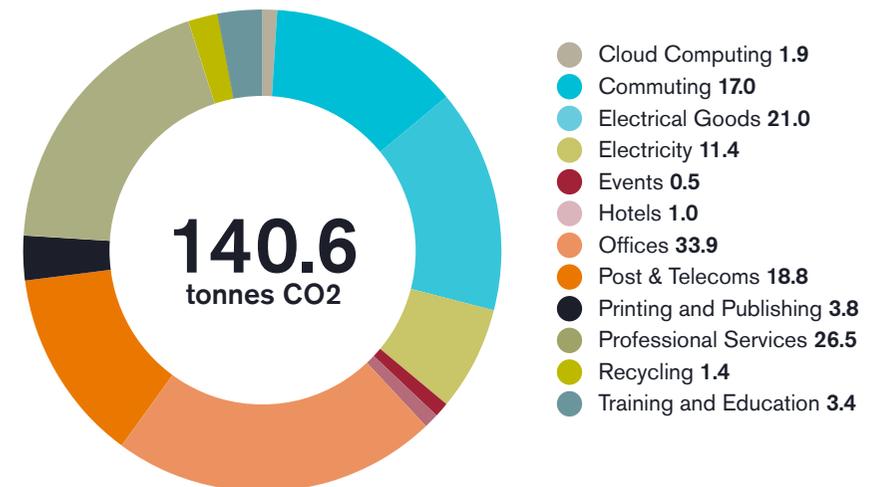
As well as taking steps to reduce our emissions, we have also been thinking about how to report on the investments that we advise on. As part owners of corporations, investors' hold responsibility for a share of their emissions. Our influence over where investors money goes and how asset managers steward their funds, is likely to be the most significant way that we can help to tackle the climate crisis.

Many people may not realise that their pension or investments would have a carbon footprint. So we are working on producing clear informative reports to show our clients the carbon emissions of their investment portfolio, as a starting point to helping them understand how this might be reduced.

Because of the nature of the work that we do, we know that the emissions of our clients' investments are much more significant than our direct emissions (perhaps 1000 times bigger). Unfortunately though, these emissions are the hardest to estimate, due to the lack of reliable available data.

We are working to both get carbon data to enable us to report on this, as well as encouraging our clients to consider our Responsible portfolio which has a lower carbon footprint.

Our Carbon Footprint estimate (2020–2021 Financial year)



**“Earth provides enough
to satisfy every man’s
needs, but not every
man’s greed.”**

Mahatma Gandhi

Community

“Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it’s the only thing that ever has.”

Margaret Mead

How can we make a wider impact?

Our relationship with our suppliers

Our values and beliefs are reflected in our choice of which suppliers we work with. We have a robust supplier due diligence process with questions designed to ensure that a supplier is a ‘good fit’ for us, focusing on their own impact and encouraging them to consider their social and environmental impacts.

In our ongoing drive to avoid unethical practices, we aim to work with like-minded responsible companies. We therefore constantly review all our third party suppliers. We have begun to encourage the companies we work with to complete a questionnaire entitled ‘Becoming a Better Business’ with questions focused on their values and practices. Our hope is that by asking these questions, we are prompting more conversations where our suppliers reflect on their own ways of working.

By building these relationships with our suppliers, we have encouraged other companies to explore becoming a B Corp and have offered advice and support from our experience. In collaboration with our IT Partner, who have also begun their journey to becoming a B Corp, we are beginning to measure the impact of our footprint with the equipment and solutions we use. A small change with a big impact to benefit great initiatives, and helping reduce waste, has been to recycle equipment that would have otherwise been disposed of.

Our aim for the future is still to continually benchmark and set targets, so that we can steadily work towards being carbon neutral, as well as ensuring that the suppliers we engage with have the same intentions.

We encourage volunteering from several perspectives:

Charitable Trust

The Paradigm Norton Charitable Trust remains a key means by which we deliver on one of our core values “People Matter”.

The Trust is funded by profits from Paradigm Norton (~2.5% of profits this year) and run by some of our Partners. Funding is generally distributed to smaller causes that focus efforts on education and rehabilitation, helping with the provision of basic needs, such as water or food, and necessary equipment. We aim to form relationships with the organisations who are given grants, so that we don’t just offer well needed funds but also offer fundraising support or volunteer time where available. We encourage all of our Partners, not just those involved in running the Trust, to participate in these events.

During the covid pandemic, it was clear that many charities needed funding more than ever in order to respond to the needs of their communities, but it was also more challenging for them to make time to communicate with funders, such as our Trust. We expected 2021 to be of a similar nature and did find that the Trust received fewer applications. However, the Trust still distributed a total of £46,363 amongst causes close to our hearts.

By the end of 2021, we noticed an increase in requests for support and took the decision to increase the amount of money contributed from our profits, so that the Trust can support more causes.

As Paradigm Norton grows, so does the number of Partners joining the Governing Council. We have been thrilled to see many new members participate in our quarterly distribution meetings, nominating causes that they have relationships with, or conducting relevant research, in order to provide the council with key information, enabling us to make informed decisions on support provided. The high level of participation demonstrates how important the Trust is to Paradigm Norton and we are looking forward to 2022/23, where we hope to support many more worthy initiatives.

Paradigm
Norton **TRUST**



[Find out more about the charities supported by the Paradigm Norton Trust](#)



Volunteering

Although opportunities for fundraising events and volunteering have been limited during covid, the Trust actively engaged with causes in the hope that they were able to continue with their important work. We remain in close contact with causes such as Third Hope, ACET Uganda and Deki, who have provided regular updates that help us understand where funds are being used and what additional support they may require.

We have also been delighted to begin providing redundant IT equipment to worthy causes that would have otherwise used important funding to purchase devices. This also helps to reduce our impact on the environment.



YouCanFreeUs Foundation is an international human rights organization fighting modern slavery through advocacy, rescue and rehabilitation.

Through their work they have extensive contacts in Eastern Europe, including with a community hub in Odessa, Ukraine.

Paradigm responded to an urgent request for relief aid funding for this hub, to provide generators, non-perishable food items, warm clothes, medication and personal hygiene goods.

Governance

What is our renewed mission in this decade and how might we continue to lead?

With 'Governance' being one of the key B Corp areas of impact, there are two sections relating to our corporate governance that we would particularly like to draw to your attention this year.

Firstly, a review of our corporate strategy, which we tend to review on a three-year cycle. Secondly and of equal importance, we have undertaken a detailed 'governance and leadership review'.

Strategy review

It is crucial that we don't rely on our past successes, nor simply assume that the services that we offer to clients today will be what they require in a decade's time. We are pleased to share with you some of our thinking, as we have been formulating our '2030 Picture of Success' - what do we believe the business should look like in ten years' time?

This was a strategic project, with the aim of trying to envisage what services our clients may require in the future, based for example on rapid technological change, changing demographics and current and emerging trends in financial planning and wealth management.

We kicked the project off by asking all our Partners to create a one-minute video using their smart phone of their own picture of success for the firm. We edited these separate clips together and showed the full version of the film at our annual team day. We now have a much better understanding of the ideas of the wider Partner group, and we were able to be mindful of these ideas and themes as the senior team gathered to discuss our future strategy.

Key to the success of this initiative was also speaking with our clients. What did they sense that they would need in terms of services offered by the firm, five to ten years from now? There were some consistent themes emerging from our research, which we found tied in with the thoughts of the senior team when we met together.

We combined our own thinking alongside that of many of our clients with wider reading, using materials that were available from across the profession. The US based Financial Planning Standards Board (which Barry previously Chaired) in 2021 launched its own piece of research exploring the same issues, so it was helpful to contrast their findings with those of our own.

“Paradigm Norton are forerunners in the UK... accelerating the adoption of sustainable investing as ‘business as usual’ amongst the wider financial services industry.”

Gavin Francis
Founder and Director,
Worthstone

Governance

What emerged from our studies, conversations and research are the following key themes:

- **Intergenerational wealth transfer**
– How much money do people / should people leave to their wider family?
- **Philanthropy** – How do we help clients effectively gift money to charities, once their needs and those of their family are adequately catered for?
- **Financial literacy and education**
– How do we start to serve and appropriately educate the adult children of our clients, who will be the significant beneficiaries of the wealth of the baby boomer generation?
- **Investing sustainably** – How do we continue to secure a risk rewarded financial return, whilst at the same time not destroy the planet?
- **The financial consequences of surviving a global pandemic** - What are the key areas of learning emerging from the last two years, as we have each had to respond to a fast-paced and ever-changing environment. If this piques your interest, you may be interested to read our ‘Covid financial planning guide’ on the website.
- **Financial issues associated with ageing and long-term care** - How does Paradigm Norton position the business to best serve clients with these needs?
- **Health, wellbeing, money and happiness are inextricably linked** - The last 24 months has reinforced that we can’t predict the future with any degree of certainty.
- **Retirement security.** How do we ensure that clients plan and prepare well for their period of ‘financial independence’ and make sure that long held assumptions used in financial planning and modelling still hold good, after the challenging period that we have been through of late.

If, as you read this, you are aware of another emerging financial planning need or service you think that we might not have addressed or recognised, then once again, Barry (our CEO) would love to hear from you.

Barry can be best contacted at
bhorner@pnfp.co.uk

Governance and Leadership Review

As an employee-owned business, we operate with an additional layer of governance in the form of an ‘Employee Ownership’ Trustee Board, who act on behalf of the ‘at large’ group of employee Partners.

: It is therefore vitally important that we have an excellent working relationship between our Executive Committee, our Operating Board and our Trustee Board, and we have worked hard to achieve this.

It is also crucial that we have effective leaders directing each of these governance structures.

Becoming employee owned in March 2019 elegantly resolved the question of ownership succession. We are now addressing the issue of how we identify and promote the next generation of

business leaders and deal with the challenge of ‘leadership succession’.

Thankfully, we have an incredibly capable pool of talent within the business and the current Executive Committee creates a wonderful ‘proving ground’ for new senior business leaders and Board members.

We are putting in place a programme that helps identify our future business leaders and ensures that they build the right experience and become suitably positioned for when more leadership opportunities arise.

The governance review identified around 25 areas where improvements could be made, including:

- The formation of a Risk Committee, which we now have in place;

- The need for a clearer ‘senior leaders development track’, which our ‘Head of People’ is working on;
- The establishment of an independent remuneration committee (where we are still looking to appoint a ‘Chair’); and
- Pursuing clarity on the roles that our independent non-executive directors perform and their contractual obligations, terms of reference etc.

As we write this 2021 Impact Report, the governance review recommendations are all a ‘work in progress’ and there will be more to share with you this time next year.

“It is better to lead from behind and to put others in front, especially when you celebrate victory when nice things occur. You take the front line when there is danger. Then people will appreciate your leadership.”

Nelson Mandela

“At its essence, sustainability means ensuring prosperity and environmental protection without compromising the ability of future generations to meet their needs.”

Ban Ki-moon
Secretary General, United Nations

We believe that achieving the UN Sustainable Development Goals will underpin future prosperity. In an interconnected world, investments will only deliver long term returns if societies and the financial system develop in an equitable and sustainable way.

The UN’s Sustainable Development Goals are, in the UN’s own words, “the blueprint to achieve a better and more sustainable future for all. They address the global challenges we face, including poverty, inequality, climate change, environmental degradation, peace and justice.”

The SDGs and the underlying targets can strengthen investors’ approach to risk and help guide impact investment strategies.

The United Nations' Sustainable Development Goals



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